

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION AT DAYTON**

In re:

Hassan D Khavidaki

Debtor(s)

Case No. 09-36797

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jeffrey M. Kellner, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) The plan was confirmed on 12/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/07/2011, 05/09/2011, 01/31/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/21/2012.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,475.00.
- 10) Amount of unsecured claims discharged without payment: \$93,407.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$65,135.15
Less amount refunded to debtor	\$1,196.30

**NET RECEIPTS:** **\$63,938.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,307.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,849.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,157.40**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Attorney General of Ohio	Secured	0.00	NA	NA	0.00	0.00
BEST BUY	Secured	970.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	0.00	900.00	900.00	90.00	0.00
CHASE RECORDS CENTER	Unsecured	NA	NA	NA	0.00	0.00
Direct Loan Service	Unsecured	27,054.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,326.00	8,435.35	8,435.35	843.54	0.00
EAST BAY FUNDING LLC	Unsecured	525.00	525.17	525.17	52.52	0.00
EAST BAY FUNDING LLC	Unsecured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,042.00	11,989.72	11,989.72	1,198.97	0.00
Fifth Third	Secured	63,000.00	NA	NA	0.00	0.00
Fifth Third	Secured	50,000.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	10,756.00	11,799.66	11,799.66	1,179.97	0.00
FIFTH THIRD MORTGAGE COMPANY	Unsecured	0.00	0.00	0.00	0.00	0.00
FIFTH THIRD MORTGAGE COMPANY	Secured	105,000.00	107,062.82	9,619.50	9,619.50	0.00
FIFTH THIRD MORTGAGE COMPANY	Secured	38,000.00	41,467.50	0.00	0.00	0.00
FIFTH THIRD MORTGAGE COMPANY	Secured	0.00	0.00	12,815.04	12,815.04	0.00
FIFTH THIRD MORTGAGE COMPANY	Secured	0.00	0.00	0.00	10,234.20	0.00
FOR TRUSTEE USE ONLY	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
HSBC BANK NEVADA NA	Unsecured	NA	NA	NA	0.00	0.00
JAMES E SWAIM	Unsecured	0.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	48,000.00	46,228.92	8,180.51	8,180.51	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	4,911.38	4,911.38	0.00
JP MORGAN CHASE BANK NA	Secured	27,000.00	26,651.25	4,133.60	4,133.60	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	514.55	514.55	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
Montgomery County Sanitary Engineering	Unsecured	686.96	686.96	0.00	0.00	0.00
Montgomery County Treasurer	Secured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMNT LLC	Unsecured	2,115.00	2,115.74	2,115.74	211.57	0.00
PRA RECEIVABLES MGMNT LLC	Unsecured	9,053.00	9,063.16	9,063.16	906.32	0.00
PRA RECEIVABLES MGMNT LLC	Unsecured	350.00	347.63	347.63	34.76	0.00
RONALD C TAYLOR	Unsecured	NA	NA	NA	0.00	0.00
SCOTT M ENGLE	Priority	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	28,550.16	28,550.16	2,855.02	0.00
US Dept of Education	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$40,174.58	\$50,408.78	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$40,174.58</b>	<b>\$50,408.78</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$73,726.59</b>	<b>\$7,372.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,157.40</u>	
Disbursements to Creditors	<u>\$57,781.45</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$63,938.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2013

By: /s/ Jeffrey M. Kellner

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.